

**Information to identify the case:**

Debtor 1	<u>Rawl D. Harris</u>	Social Security number or ITIN	xxx-xx-3387
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Janet L. Harris</u>	Social Security number or ITIN	xxx-xx-1196
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23521-CMB		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rawl D. Harris

Janet L. Harris

2/6/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Rawl D. Harris  
Janet L. Harris  
Debtors

Case No. 18-23521-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 06, 2024

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Rawl D. Harris, Janet L. Harris, 76 Hickory Street, P.O. Box 481, Ellsworth, PA 15331-0481
14910184	+ AR Resources, Inc. / Novacare Rehab, Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
14910186	+ Biom Corp / ER hosp of the Strand, P.O. Box 464, Rockford, MN 55373-0464
14910188	+ Healthcare Financial / Desai Cardenas Ur, Attn: Bankruptcy, Po Box 3882, Charleston, WV 25338-3882
14910190	+ Lakeview Loan Servicing, c/o Andrew Markowitz, Esq., 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031
14910194	+ Penn Credit / West Penn Piwer, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
14910195	+ Receivables Performance / Direct TV, Attn: Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
14910199	+ Washington Hospital, Attn: Billing Dept., 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	^ MEBN	Feb 07 2024 00:12:21	C/o Statebridge Company, LLC, c/o Statebridge Company, LLC, 6061 S. Willow Dr, Suite 300, Greenwood Village, CO 80111-5151
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 07 2024 00:24:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 07 2024 00:24:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14910185	Email/Text: bankruptcynotice@aspental.com	Feb 07 2024 00:24:00	Aspen Dental, 100 Pricedale Road, Belle Vernon, PA 15012
14946534	Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:37:48	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14944994	EDI: DIRECTV.COM	Feb 07 2024 05:07:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14910189	+ EDI: LCIICSYSTEM	Feb 07 2024 05:07:00	I C System Inc / Snee Dental, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
14910187	EDI: JPMORGANCHASE	Feb 07 2024 05:07:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101

District/off: 0315-2

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14948938	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 07 2024 00:24:00	LAKEVIEW LOAN SERVICING, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14931760	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:37:49	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14910192	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:37:49	LVNV Funding/Resurgent / Credit One, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14910191	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 07 2024 00:24:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14924321	EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14910193	+ EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14918617	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14918617	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14921591	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 07 2024 00:26:00	SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
14910196	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 07 2024 00:26:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15320355	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 07 2024 00:24:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14910197	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 07 2024 00:24:00	Specialized Loan Servicing/SLS, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14910198	+ EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	Sprinleaf Financial, 198 West Chestnut Street, Washington, PA 15301-4423
14942951	EDI: AIS.COM	Feb 07 2024 05:07:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15543015	^ MEBN	Feb 07 2024 00:12:12	Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151
14915210	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 07 2024 00:24:00	Wilmington Savings Fund Society,FSB Trustee(See410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Specialized Loan Servicing LLC as servicer for WIL
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING nj-ecfmail@mw-c-law.com bkecf@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, bkecf@milsteadlaw.com
David A. Rice	on behalf of Joint Debtor Janet L. Harris ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Debtor Rawl D. Harris ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor Specialized Loan Servicing LLC as servicer for WILMINGTON SAVINGS FUND SOCIETY FSB D/B/A CHRISTIANA TRUST, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR WF 19 GRANTO dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING ecfmail@mw-c-law.com mcohen@mw-c-law.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Joint Debtor Janet L. Harris lowdenscott@gmail.com
Scott R. Lowden	on behalf of Debtor Rawl D. Harris lowdenscott@gmail.com

TOTAL: 12